



TERMS AND CONDITIONS

“OFFER FROM AN LAM RETREATS NINH VAN BAY AND AN LAM RETREATS SAIGON RIVER

FOR HSBC PREMIER CREDIT CARDHOLDERS 2025”

(These Terms and Conditions are effective from 20/07/2025)

You should note that when you participate in the Program or agree to receive offers under the Program, you will be deemed to have read, understood and accepted these Terms and Conditions.

1. Program “HSBC’s home&Away Privilege Programme and HSBC Premier Privileges Programme - An Lam Retreats Ninh Van Bay and Ninh Van Bay Saigon River” applied for primary credit cardholders issued by *HSBC Bank (Vietnam) Ltd. ("HSBC")* and valid from **20/07/2025** to date **31/12/2025** (“**Program Period**”).

2. The Program applies to Customers who meet the following conditions:

2.1 The Program applies to HSBC credit cardholders (“Cardholders”, “Eligible Cardholders”) who are currently cardholders of credit cards issued by HSBC Vietnam, bearing the name and logo of ‘HSBC’.

a) HSBC Premier MasterCard World Credit Card.
(Hereinafter referred to as the “Eligible Card”)

2.2 The Cardholder meets the terms and conditions of this Program;

2.3 Cardholders holding an inactive Eligible Card must activate the Card before participating in the Program.

2.4 This Program does not apply to: Before and after the Program Period, Cardholders who are late in paying fees, card balances at HSBC, or whose cards are locked for any reason.

3. Program details

During the Program Period, HSBC Cardholders receive:

3.1. Discount of 10% on the lowest price appeared on the websites of An Lam Retreats Ninh Van Bay and An Lam Retreats Saigon River, when making payment with HSBC Premier Credit Card.

3.2. Free upgrade to the next room tier, early check-in or late check-out, depending on room availability.

3.3. Discount of 10% on Spa and F&B services at all restaurants under An Lam Retreats Ninh Van Bay and An Lam Retreats Saigon River, when making payment with HSBC Premier Credit Card.

4. How to receive offer:

4.1 To receive the Offer, Customers need:

- a) Call the Provider to make a reservation, the reservation phone number as following numbers
 - An Lam Retreats Ninh Van Bay: (+84) 258 3728 388
 - An Lam Retreats Saigon River: (+84) 274 378 5555
- b) Inform payment by Eligible Card when calling for reservations; and
- c) Notify the Restaurant before ordering; and
- d) Use a Eligible Card when paying for food and beverage bills at the Restaurant.

Offers may vary depending on the Restaurant, Cardholders should refer to HSBC's website at www.hsbc.com.vn for details before using the Offer. Cardholders will not be entitled to the Offer if they do not follow the above steps.

4.2 Eligible Cardholders should check to ensure that discounts/offers have been applied before making payment. HSBC cannot entertain any claims and requests for discounts/refunds on bills that have been paid for.

5. Other regulations:

5.1 HSBC reserves the right to terminate the Cardholder's participation in the Offer if:

- a) The Cardholder no longer satisfies the Program Terms and Conditions; or
- b) The Cardholder fails to comply with the Restaurant's regulations or instructions; or
- c) The Cardholder is no longer an Eligible Cardholder or is no longer a Customer of HSBC.

5.2 The Offer cannot be replaced with another product, cannot be exchanged for cash or transferred in any form

5.3 The Cardholder must pay all amounts and fees arising from the use of services provided by the Restaurant and pay with one of the Eligible Cards.

5.4 The Cardholder's Card must be in good standing (not closed, not in arrears, not suspended or not cancelled) as determined by the Bank at the time of payment of the dining bill. In case the Card is not in good standing for any reason before and during the Eligible Transaction date, the Cardholder will lose the right to receive the Offer.

5.5 Eligible Cardholders shall be bound by both the Program Terms and Conditions and the regulations applicable to each Restaurant.

5.6 For any other questions or complaints related to the Program content, Cardholders should contact HSBC for resolution.

- Contact the nearest Branch/Transaction Office
- Contact HSBC Customer Service Center via email direct@hsbc.com.vn or call one of the following numbers:
 - Premier Customers: (84) 28 37 247 666 (24/7);
 - HSBC Visa Platinum / TravelOne / Live+ Cardholders: (84) 28 37 247 248 (24/7);
 - Personal Customers: (84 28) 37 247 247 (South) or (84 24) 62 707 707 (North) (24/7 for reporting lost or stolen cards or security devices, transaction complaints)

or other complaints related to the Card, and from 8am to 10pm daily for other issues. Personal Customers in the Central region can contact the Customer Service Center at either the North or South numbers.).

- 5.7 In case of force majeure, the termination of the Program before the deadline will be announced by HSBC on the HSBC website at www.hsbc.com.vn. Force majeure is an event that occurs objectively and cannot be foreseen and overcome despite all necessary and possible measures being taken. Force majeure includes but is not limited to earthquakes, storms, floods, wars, strikes, riots, epidemics, quarantines, technical failures, any government action or policy affecting the implementation of the Program or other objective events that cannot be foreseen and overcome despite all necessary and possible measures being taken.
- 5.8 HSBC is not a Supplier of products and services related to the Program and is not responsible for the quality of services and goods provided by the Supplier in this Program. If the Cardholder has any questions related to the quality of service, the Cardholder should contact An Lam Retreats Ninh Van Bay via email rsvn.nvb@anlam.com or contact An Lam Retreats Saigon River via email rsvn.sr@anlam.com for support.
- 5.9 These Terms and Conditions apply in conjunction with the General Terms and Conditions, Premier Master Account Terms and Conditions, HSBC Credit Card Terms and Conditions which are posted and updated regularly on HSBC's website www.hsbc.com.vn.
- 5.10 These Terms and Conditions of the Program may be amended or supplemented at any time at HSBC's discretion. The Program content and changes (if any) will be announced, registered in accordance with the law and updated on HSBC's website before the effective date.
- 5.12 These Program Terms and Conditions are made in English and Vietnamese. In the event of any conflict between the English and Vietnamese versions of these Program Terms and Conditions, the Vietnamese version shall prevail.